

Part IIIb: Risk-weighted Amount for Credit Risk (STC Approach)
Division A: Risk-weighted Amount (On-balance Sheet)

Item	Nature of item	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	x Risk-weight %	= Risk-weighted Amount HK\$'000
Class I Sovereign Exposures					
1.	Domestic currency exposures to the Government				
1a.	Risk-weight 0%			0	0
1b.	Risk-weight 10%			10	
2.	Other exposures to sovereigns				
2a.	Risk-weight 0%			0	0
2b.	Risk-weight 10%			10	
2c.	Risk-weight 20%			20	
2d.	Risk-weight 50%			50	
2e.	Risk-weight 100%			100	
2f.	Risk-weight 150%			150	
3.	Exposures to relevant international organizations			0	0
SUBTOTAL					
Class II Public Sector Entity (PSE) Exposures					
4.	Domestic PSEs				
4a.	Risk-weight 20%			20	
4b.	Risk-weight 50%			50	
4c.	Risk-weight 100%			100	
4d.	Risk-weight 150%			150	
SUBTOTAL					
5.	Foreign PSEs				
5a.	Risk-weight 0%			0	0
5b.	Risk-weight 10%			10	
5c.	Risk-weight 20%			20	
5d.	Risk-weight 50%			50	
5e.	Risk-weight 100%			100	
5f.	Risk-weight 150%			150	
SUBTOTAL					
Class III Multilateral Development Bank (MDB) Exposures					
6.	Exposures to MDBs			0	0
SUBTOTAL					

Item	Nature of item	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	x Risk-weight %	= Risk-weighted Amount HK\$'000
Class IV Bank Exposures					
7a.	Exposures with original maturity of more than three months:				
7a(i)	Risk-weight 20%			20	
7a(ii)	Risk-weight 50%			50	
7a(iii)	Risk-weight 100%			100	
7a(iv)	Risk-weight 150%			150	
7b.	Exposures with original maturity of three months or less:				
7b(i)	Risk-weight 20%			20	
7b(ii)	Risk-weight 50%			50	
7b(iii)	Risk-weight 100%			100	
7b(iv)	Risk-weight 150%			150	
SUBTOTAL					
Class V Securities Firm Exposures					
8a.	Risk-weight 20%			20	
8b.	Risk-weight 50%			50	
8c.	Risk-weight 100%			100	
8d.	Risk-weight 150%			150	
SUBTOTAL					
Class VI Corporate Exposures					
9a.	Risk-weight 20%			20	
9b.	Risk-weight 30%			30	
9c.	Risk-weight 50%			50	
9d.	Risk-weight 100%			100	
9e.	Risk-weight 150%			150	
SUBTOTAL					
Class VII Collective Investment Scheme Exposures					
10a.	Risk-weight 20%			20	
10b.	Risk-weight 50%			50	
10c.	Risk-weight 100%			100	
10d.	Risk-weight 150%			150	
SUBTOTAL					

Item	Nature of item	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	x Risk-weight %	Risk-weighted = Amount HK\$'000
Class VIII Cash Items					
11.	Notes and coins			0	0
12.	Government certificates of indebtedness			0	0
13.	Gold bullion held in own vault or on an allocated basis, to the extent backed by gold liabilities			0	0
14.	Gold bullion held not backed by gold liabilities			100	
15.	Cash items in the course of collection			20	
16.	Positive current exposures from delivery-versus-payment transactions which remain unsettled after the settlement date				
16a.	for up to 4 business days			0	0
16b.	for 5 to 15 business days			100	
16c.	for 16 to 30 business days			625	
16d.	for 31 to 45 business days			937.5	
16e.	for 46 or more business days			1250	
17a.	Exposures collateralized by cash deposits - risk-weight 20%			20	
17b.	Exposures collateralized by cash deposits - risk-weight 10%			10	
17c.	Exposures collateralized by cash deposits - risk-weight 0%			0	0
SUBTOTAL					
Class IX Regulatory Retail Exposures					
18a.	Qualifying exposures to individuals			75	
18b.	Qualifying exposures to small businesses			75	
SUBTOTAL					
Class X Residential Mortgage Loans					
19a.	Risk-weight 35%			35	
19b.	Risk-weight 75%			75	
19c.	Risk-weight 100%			100	
19d.	Other risk-weights not specified above				
SUBTOTAL					

Item	Nature of item	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	x Risk-weight %	Risk-weighted = Amount HK\$'000
Class XI Other Exposures which are not Past Due Exposures					
20a.	Exposures to individuals not elsewhere reported			100	
20b.	Investments in equity or other capital instruments issued by financial sector entities (other than those subject to capital deduction or 250% risk-weight)			100	
20c.	Investments in equity of other entities (other than those subject to 1250% risk-weight)			100	
20d.	Premises, plant and equipment, other fixed assets for own use, and other interest in land			100	
20e.	Investments in capital instruments issued by financial sector entities (other than those subject to capital deduction)			250	
20f.	Multiple-name credit-linked notes				
20g.	Other on-balance sheet exposures which are not elsewhere reported				
20g(i)				100	
20g(ii)					
20g(iii)					
20g(iv)					
SUBTOTAL					
Class XII Past Due Exposures					
21a.	Risk-weight 0%			0	
21b.	Risk-weight 10%			10	
21c.	Risk-weight 20%			20	
21d.	Risk-weight 30%			30	
21e.	Risk-weight 50%			50	
21f.	Risk-weight 75%			75	
21g.	Risk-weight 100%			100	
21h.	Risk-weight 150%			150	
21i.	Other risk-weights not specified above				
SUBTOTAL					
Class XIII Exposures subject to 1250% risk-weight					
22a.	First loss portion of credit protection			1250	
22b.	Significant exposures to commercial entities			1250	
22c.	Non-DVP transactions remain unsettled for 5 or more business days			1250	
SUBTOTAL					

Division B: Risk-weighted Amount (Off-balance Sheet)

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
1.	Direct credit substitutes		100		
2.	Transaction-related contingencies		50		
3.	Trade-related contingencies		20		
4.	Asset sales with recourse		100		
5.	Forward asset purchases		100		
6.	Partly paid-up shares and securities		100		
7.	Forward forward deposits placed		100		
8.	Note issuance and revolving underwriting facilities		50		
9a.	Commitments that are unconditionally cancellable without prior notice		0		0
9b.	Other commitments (CCF at 20%)		20		
9c.	Other commitments (CCF at 50%)		50		
SUBTOTAL					

Default Risk Exposures (Current Exposure Method): Bilateral Trades - Derivative Contracts (including centrally cleared trades that are treated as bilateral trades)

Item	Nature of item					
10.	Exchange rate contracts					
	Residual Maturity	Principal Amount HK\$'000	Current Exposure HK\$'000	Potential Exposure HK\$'000	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
10a.	1 year or less					
10b.	Over 1 year to 5 years					
10c.	Over 5 years					
SUBTOTAL						
11.	Interest rate contracts					
	Residual Maturity	Principal Amount HK\$'000	Current Exposure HK\$'000	Potential Exposure HK\$'000	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
11a.	1 year or less					
11b.	Over 1 year to 5 years					
11c.	Over 5 years					
SUBTOTAL						
12.	Equity contracts					
	Residual Maturity	Principal Amount HK\$'000	Current Exposure HK\$'000	Potential Exposure HK\$'000	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
12a.	1 year or less					
12b.	Over 1 year to 5 years					
12c.	Over 5 years					
SUBTOTAL						
13.	Precious metal contracts					
	Residual Maturity	Principal Amount HK\$'000	Current Exposure HK\$'000	Potential Exposure HK\$'000	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
13a.	1 year or less					
13b.	Over 1 year to 5 years					
13c.	Over 5 years					
SUBTOTAL						

Item	Nature of item					
14.	Debt security contracts or other commodity contracts					
	Residual Maturity	Principal Amount HK\$'000	Current Exposure HK\$'000	Potential Exposure HK\$'000	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
14a.	1 year or less					
14b.	Over 1 year to 5 years					
14c.	Over 5 years					
SUBTOTAL						
15.	Credit derivative contracts					
	Type of Contract	Principal Amount HK\$'000	Current Exposure HK\$'000	Potential Exposure HK\$'000	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
15a.	Total return swaps					
15b.	Credit default swaps					
SUBTOTAL						
16.	Derivative contracts subject to valid bilateral netting agreements					
	Netted exposures of derivative contracts subject to bilateral netting agreements	Principal Amount HK\$'000	Net Current Exposure HK\$'000	Net Potential Exposure HK\$'000	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
17.	Other derivative contracts not specified above					
	Residual Maturity	Principal Amount HK\$'000	Current Exposure HK\$'000	Potential Exposure HK\$'000	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
17a.	1 year or less					
17b.	Over 1 year to 5 years					
17c.	Over 5 years					
SUBTOTAL						

Default Risk Exposures (Non-IMM(CCR) Approach): Bilateral Trades - SFTs (including centrally cleared trades that are treated as bilateral trades)

18.	SFTs	Principal Amount HK\$'000	Principal Amount after CRM HK\$'000	Risk-weighted Amount HK\$'000

Default Risk Exposures (IMM(CCR) Approach): Bilateral Trades (including centrally cleared trades that are treated as bilateral trades)

Item	Nature of item	Portfolio-level Risk-weighted Amount HK\$'000
19.	Based on current market data	
20.	Based on stress calibration	

Item	Nature of item			
21.	Netting sets (not subject to recognized netting)			
	Type of Contract	Principal Amount HK\$'000	Default Risk Exposure HK\$'000	Risk- weighted Amount HK\$'000
21a.	Derivative contracts			
21b.	SFTs			
21c.	Long settlement transactions			
SUBTOTAL				
22.	Netting sets (subject to valid bilateral netting agreements)			
	Type of Contract	Principal Amount HK\$'000	Default Risk Exposure HK\$'000	Risk- weighted Amount HK\$'000
22a.	Derivative contracts			
22b.	SFTs			
22c.	Long settlement transactions			
SUBTOTAL				
23.	Netting sets (subject to valid cross-product netting agreements)			
	Cross-product netting	Principal Amount HK\$'000	Default Risk Exposure HK\$'000	Risk- weighted Amount HK\$'000

Item	Nature of item	Principal Amount HK\$'000	Credit Conversion Factor %	Credit Equivalent Amount HK\$'000	Risk-weighted Amount HK\$'000
24.	Other off-balance sheet exposures which are not elsewhere reported				
24a.			100		
24b.					
24c.					
24d.					
SUBTOTAL					
Total risk-weighted amount (on-balance sheet) (Total of all items under Division A)			(A)		
Total risk-weighted amount (off-balance sheet) (Total of all items under Division B)			(B)		
TOTAL RISK-WEIGHTED AMOUNT FOR CREDIT RISK (STC APPROACH)			(A + B) =		